

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–21587–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kurt N Kvist  
77 West St.  
Colonia, NJ 07067

Social Security No.:  
xxx–xx–7562

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 6/10/2019 and a confirmation hearing on such Plan has been scheduled for 12/17/2019.

The debtor filed a Modified Plan on 12/09/2019 and a confirmation hearing on the Modified Plan is scheduled for 1/14/2020@10:00 A.M.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 10, 2019

JAN: vpm

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Kurt N Kvist  
DebtorCase No. 19-21587-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 186Page 1 of 2  
Total Noticed: 38

Date Rcvd: Dec 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2019.

db +Kurt N Kvist, 77 West St., Colonia, NJ 07067-2115  
 sp +Maureen Goodman, Esq., 171 Main Street, Woodbridge, NJ 07095-2104  
 cr +Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 518293890 +Aviya Halpern, 85 East End Avenue, New York, NY 10028-8020  
 518411959 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 518293891 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 518293892 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 518312009 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922  
 518293893 Edison- Metuchen Orthopaedic Group, Edison Spine Center, LLC, Edison, NJ 08837  
 518293894 +Fay Servicing, PO Box 619063, Dallas, TX 75261-9063  
 518293895 +Five Star LLC, C/O James J. Frega, Esq, 886 Belmont Avenue, Suite B,  
 North Haledon, NJ 07508-2573  
 518293897 +GWS Contractors, Inc, 105 Fresh Ponds Road, Jamesburg, NJ 08831-3303  
 518293896 +Gary Cantagallo, 249 Appletree Lane, Mountainside, NJ 07092-1701  
 518293898 +Henry Fraga, C/O Joseph V. MacMahon, 169 Ramapo Valley Rd LL-101, Oakland, NJ 07436-2509  
 518293899 +Hershey Tannenbaum, C/O Arym Center, PO Box 180240, Brooklyn, NY 11218-0240  
 518293900 +Hugh & Vicky Harris, 9 Sterling Road North, Armonk, NY 10504-2519  
 518293902 +JFK Hartwyck at Oaktree, C/O Paula G. Kaplan, Esq., 55 Morris Avenue Suite 200,  
 Springfield, NJ 07081-1422  
 518293903 +JFK Hospital, 65 James St., Edison, NJ 08820-3903  
 518293901 +Janis L. Doran, C/O Snellings Law, LLC, 2001 Route 46, Waterview Plaza, Suite 206,  
 Parsippany, NJ 07054-1393  
 518293904 +New Jersey Imaging Network, 10 Parsonage Road, Suite 105, Edison, NJ 08837-2429  
 518293905 +PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534  
 518358427 PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709  
 518293906 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 518293907 +Ronald A. & Gerri E. Giller, C/O Dreifuss Bonacci & Paker, PC,  
 26 Columbia Turnpike North Entrance, Florham Park, NJ 07932-2213  
 518293909 Stylecraft Corporation, 500 Broad St., Terre Hill, PA 17581  
 518293910 +William D. Sears, 2 Tanglewood Lane, Holmdel, NJ 07733-2114  
 518417276 +Yoerys and Henry Fraga, 2 Wesley Street, Riverdale, NJ 07457-1210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 23:42:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 10 2019 23:42:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: ajunderwood@beckermeisel.com Dec 10 2019 23:41:51 Janis Lee Doran,  
 c/o Allen J. Underwood II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500,  
 Livingston, NJ 07039-1023  
 518318214 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Dec 10 2019 23:42:15  
 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,  
 Arlington, TX 76096  
 518293889 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Dec 10 2019 23:42:15  
 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 518417005 E-mail/Text: jennifer.chacon@spservicing.com Dec 10 2019 23:43:34  
 Federal Home Loan Mortgage Corporation et al., c/o Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165-0250  
 518416709 +E-mail/Text: ajunderwood@beckermeisel.com Dec 10 2019 23:41:51 Janis Lee Doran,  
 c/o Allen J. Underwood, II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500,  
 Livingston, New Jersey 07039-1023  
 518359263 +E-mail/Text: bankruptcy@pseg.com Dec 10 2019 23:41:48 PSE&G, Attn: Bankruptcy Dept.,  
 PO box 490, Cranford, NJ 07016-0490  
 518293908 E-mail/Text: jennifer.chacon@spservicing.com Dec 10 2019 23:43:34  
 Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
 518295890 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:39:44 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518607780 +E-mail/Text: bkteam@selenefinance.com Dec 10 2019 23:42:01 WILMINGTON SAVINGS FUND SOCIETY,  
 C/O SELENE FINANCE, LP, 9990 RICHMOND AVE SUITE 400 SOUTH, HOUSTON, TX 77042-4546  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518377156\* +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., dba GM Financial,  
 P.O Box 183853, Arlington, TX 76096)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Wilmington Savings Fund Society  
ajennings@rasflaw.com  
Allen J. Underwood, II on behalf of Creditor Janis Lee Doran ajunderwood@beckermeisel.com,  
ajunderwood@ecf.courtdrive.com  
Bruce H Levitt on behalf of Creditor Yoerys Fraga blevitt@levittslafkes.com,  
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic  
es@gmail.com  
Bruce H Levitt on behalf of Creditor Henry Fraga blevitt@levittslafkes.com,  
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic  
es@gmail.com  
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for  
the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-3. dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Laura M. Eggerman on behalf of Creditor Wilmington Savings Fund Society bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-3.  
rsolarz@kmlawgroup.com  
Robert C. Nisenson on behalf of Debtor Kurt N Kvist rnisenon@aol.com,  
nisenonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10